

13-CV-5413-SLT-PK
 United States District Court
 For the Eastern District of
 New York, 225 Cadman
 Plaza East
 Brooklyn, New York 11201

FILED
 IN CLERKS OFFICE
 US DISTRICT COURT E.D.N.Y.
 AUG 22 2016

Aug. 3, 2016
 Kaff vs Nationwide Credit Co.
 Kaff vs. Nationwide
 Credit, Inc. Class
 Administrator C/O Rust
 Consulting, Inc. - 5210
 P.O. Box 3665012
 Des Moines, IA 50306-5012
 CLASS COUNSEL
 Edelman, Lomb, Lathrop
 & Goodman, L.L.C., 24 S. Clark
 Street, Suite 1500, Chicago,
 Illinois 60603.

Case # 13-CV-5413-SLT-PK
 Clerk of the Court and/or
 District Court Judge
 Assigned to this case

②
 Jenner & Block, LLP.
 Attorney Joseph M. Maza
 N.C.I. ATTORNEY - 914-34
 Avenue New York, NY 10022-3900

As a member of (TWO) Class action law suits
 against the Defendant, American Express/Nationwide Credit
 Concerning form 1099C with the I.R.S. and
 that N.C.I. violated the FD CPA, 15 U.S.C.
 §1692 et seq. Furthermore, Violation of interest rates in
this other case in District Court of Central California indicates
Misconduct, predatory, collusion and/or that any NEW
Discovery according to C.P.L.R. would allow
the NEW evidence not listed in both cases
against the Defendant to be in pursuit by both Courts.
 The other case, to wit, Lopez vs. AMEX
 Settlement Administrator, Case # CV-09-07335
 SJO (MAN) objection to Settlement and Dis -
 approval on the basis of NEW Discovery based upon
 court cases and documents indicates AMEX et al
 without merit and good faith omitting predatory
 misconduct and/or pony scheme or other.

Anthony Carfizzi
 P.O. Box 615
 Vaile Gate, N.Y. 12584

Sirs:
Courtsey COPY
New York District Court 90067-3086
This notification to the Court and Class Counsel along with American Express Counsel objects to the settlement as stated in the Settlement and advise the Court not to approve these issues as listed by these lawyers. The reason by this Class member will introduce in the Record NEW Discovery in evidence in support of deleted omissions of other and more serious Banking violations including a lawsuit filed in 2010 by Forster & Garbus, LLC for AMEX, in court with violations of C.F.L.R. by Forster & Garbus filing papers in Orange County, New York 10924.
C.C. MAIL COPY TO DISTRICT COURT, N.Y.
Anthony Carfizzi
P.O. Box 695

13-CV-5413-SLT-PK ~~copy~~ DATED Aug. 3, 2016
 To: Kaff vs. Nationwide
 Credit Class
 Administrator
 % Rust Consulting Inc. - 5210
 P.O. Box 3065012

Kaff vs. Nationwide Credit
 Nationwide Counsel - Jenner & Block
 Credit - Attorney Joseph Noga
 (N.C.I. Counsel) 919-3d Avenue, New York
 New York 10022-3908
 Lopez vs AMEX et al - Counsel -
 AMEX Counsel { Julia B. Strickland - 5 Throckm
 Throckm & Farn, 2029 Century Park East
 Los Angeles, CA 90067-0306
 Mark R. Stanley, Stanley Group
 11601 Central Expressway, Dallas, TX 75242
 United States District Court
 Eastern District of N.Y.
 225 Cadman Place East
 Brooklyn, NY 11201

Des Moines, IA 50306-5012
 Case No. 13-CV-5413-SLT-PK
 Please mail me a copy of the Settlement

of the class action lawsuit litigation
 in case # 13-CV-5413-SLT-PK. As
 a member of the class, I have a legal and
 lawful right to review lawyers litigation
 along with the court. Lopez vs. AMEX Bank (FSB) et al
 Case CV-09-07335-SJO (MANX) is another case in court.
 The Court must approve the settlement
 after all objections are entered into the record
 with any and all aspects of credit card
 violations. As you know or should know
 Eric Holder, former U.S. Attorney sued in
 court Visa, Mastercard, and American Express.

I will send a copy of this letter to counsel as
 informative along with all courts and lawyers
 involved in this case. mail to

Mail To: C.C. United States District Court (Central District)
 312 N. Spring Street - G-19 (Civil Intake Section)
 Los Angeles, CA 90012-4701
 Anthony Carfizzi
 P.O. Box 685
 Vails Gate, NY 12584

Concurrent Cases - District Courts
 New York - California

American Express
Credit Bureau Unit
PO Box 981537
El Paso, TX 79998



7

Dispute

01826



Anthony J Carfizzi
PO Box 685
Vails Gate, NY 12584-0685

June 29, '2009

Note: 2010 American Express FSB
Centurion Bank vs. Anthony Carfizzi

Account Identifier Number (s): 3499907806216883 Re: DEBT ENTIRE

Social Security Number: XXX-XX-9928

Dear Anthony J Carfizzi,

SATISFACTORY
(Court Papers Also)

This is to respond to your recent inquiry regarding reporting of your American Express credit history under the above account identifier (s) number. We utilize this number when furnishing information to credit reporting agencies about the following American Express account, which we show only the last 5 digits below:

XXXX-XXXXXX-71003

We have notified the credit reporting agencies listed below that the account reported under the account identifier (s) number is maintained in a satisfactory manner and in accordance with our Cardmember Agreement.

It is a pleasure to be of service to you. If we can be of further assistance, please write to us at the above listed address.

Sincerely,

J. Hamilton

SATISFACTORY

J. Hamilton
Credit Bureau Unit
American Express

Account not in DEFAULT

TRANS UNION
CONSUMER
RELATIONS
P.O. Box 1000
Chester, PA 19022
800-888-4213
www.transunion.com

EQUIFAX
CREDIT INFO
PO Box 740241
Atlanta, GA 30374
800 685 1111
www.equifax.com/fcra

EXPERIAN
P.O. Box 2002
Allen, TX 75013
1-888 EXPERIAN (1 888 397 3742)
www.experian.com/reportaccess

D&B
899 Eaton Avenue
Bethlehem, PA 18025
800-234-3867
(For OSBN Account Only)

Notify all credit bureaus
of Dispute



STATE OF NEW YORK
OFFICE OF THE ATTORNEY GENERAL

ERIC T. SCHNEIDERMAN
ATTORNEY GENERAL

DIVISION OF ECONOMIC JUSTICE
CONSUMER FRAUDS & PROTECTION BUREAU

October 29, 2012

Anthony J Carfizzi
PO Box 685
Vails Gate, NY 12584

Our File Number: 2012-1045526
Company: Citizens Bank

Dear Anthony J Carfizzi:

We have received your letter and appreciate your alerting us to this matter.

We have added the information to our files. It is through complaints such as yours that we learn of patterns of fraud and illegality. The information may also help us in assisting other consumers.

On behalf of Attorney General Eric T. Schneiderman, thank you for your concern.

WHERE is Thomas Grogan - he was
Sent correspondence -

Closed his P.O. Box? Very truly yours, (P.O. Box) Why?
Middletown Lawyer

John Van Voris Post office Did
NOT Forward

John VanVoris

Bureau of Consumer Frauds and Protection

City of
Middletown
10940

Copies Brockell / Moson - City
Court - Needs to go to DISTRICT
Court - T. Grogan - Intervened for
Forster & Garbus - No show on Dec. 13, 20

PLEASE INCLUDE ABOVE FILE NUMBER ON ALL CORRESPONDENCE

Eric Holder - U.S. ATTORNEY - Sue or
Subpoena OAG for conference
and/or Bank Regulators and/or
Federal Trade Commission and/or

Photocopy

Thomas Grogan -
Where are you?
Middletown Lawyer
Appeared for
Forster &
Garbus. Why?

Supreme Court of
State of New York
County of Orange

(1-8)
Exhibits
AND Checks
Received Summons Oct. 1, 2010
TAPED TO Door - 20 DAYS

Index # 27 PAGES

010447-2011
A-H

Plaintiffs address

200 Vesey St. FL 44
New York, N.Y. 10285

Defendants address

40 PARADISE HILL
P.O. Box 685

Vails Gate, NY 12584

American Express Bank
FSB (Centurion Bank) (plaintiff)

against
Anthony J. Carfizzi
Jo. Carfizzi (Defendant)

A. J. Carfizzi being duly sworn deposes before
the Supreme Court, County of Orange pro-se to
answer another summons and complaint from
Forster and Garbis, Attorneys at law in conjunction
with Index # 006170-2010. The Defendant
received this new action without a resolution to #006170.
also placed in the caption, FSB, Centurion Bank
because this Bank is not a national Bank.
Therefore, the Office of Comptroller of Currency
or OCC and C.A.G., Customer Assistance Group,
has no jurisdiction. I believe it is in the
category of a "Thrift" or Office of Thrift Supervision
Department of the Treasury, Consumers Affairs Division
1700 G Street, N.W., Washington, DC, 20552
Phone 1 800 842 6928

Supreme Court of the
State of New York
County of Orange

1-8
Exhibits

Verified
Answer

AND CHECKS AND Xtra Letters A-G

American Express Bank
FSB Centurion Bank
against

Filed in Conjunction
With Index #

006170-2016

A. J. Carfizzi / Anthony J. Carfizzi Regulators?

The Defendant states emphatically that this action brought about by Forster & Garbis, L.L.P. is a result of consumer credit transaction. Wherefore, the cause of action against the Defendant states that money has not been paid to this Thrift Bank, Centurion Bank, in the amount of \$ 8016.10, is also incorrect. The Defendant will introduce into the record the reasons, plural, for not continuing with Hilton H/Honor program. Now, let us get specific.

First, foremost, American Express mismanaged this account through Centurion Bank by breaking the agreement (plaintiff), once again as a result of Discovery by letter writing to American Express without settling all of the Disputes. Disputes overlooked by American Express. Continue.

Supreme Court of the
State of New York
County of Orange

Index # 010447-

2010

American Express Bank ¹⁻⁸
Exhibits
AND Checks
FSB Centurion Bank
against (Plaintiff)

Verified Answer
Filed in Conjunction
With Index
006170-2011

Anthony J. Carfagna

Regulators?

In addition, these disputes have been on-going since at least 2007 up until the present because the office of Thrift Supervision, Dept. of the Treasury did not regulate and supervise Centurion Bank, mismanaged by American Express. Consumer Affairs has done a poor job.

Second, American Express probably has misled the Bank, Thrift to this point by not stating the facts that will now be presented to the plaintiff's attorney, and this Court. Please read the documents carefully.

Third, the Defendant, once again, relied on the FICO System, Fair Isaacs & Co. and Credit reporting agencies, such as Experian, TransUnion, and Equifax supposedly regulated and supervised by the FDIC.

Supreme Court of
the State of New York
County of Orange

Index # 010447-
~~L-8 Exhibits~~ 2010
~~plus checks~~

American Express Bank

Verified Answer
in conjunction with
Index # 006170-201

FSB Centurion Bank (plaintiff),
against

Anthony J. Carfiggi (defendant)

Regulators?

The record will clearly show the written interrogatories submitted to American Express remain disputed, as part of the original record, once again through letter writing. Please read the following letters now entered into the record.

- 1) October 19, 2007 mixed up on accounts, # 81000 Balance zero "0". Copy enclosed. Also, Statute of Limitations invoked, since it's been over 3 years now.
- 2) October 17, 2007 Balance zero 0 # 81008. Copy enclosed and Defendant's notes on Bottom of letter.

Fourth, the plaintiff, namely American Express broke the agreement, once again by withholding information about Account Protector Program Insurance on these accounts. The court should notice the similarities to Index # 006170-2010 where are the Regulators? No answer to be had.

Supreme Court of
the State of New York
County of Orange

Index # 010447

American Express Bank

Verified Answer in
Conjunction with

Index # 006170-2016

FSB Centurian Bank (plaintiff)
against

Anthony J. Carlizzi (Defendant)

Regulators?

1-8 Exhibits
plus checks

American Express not only broke the credit agree-
ment, but abused the agreement with their deception
answers. Read Part I & Part II Letters Dated June 5, 2009

The Defendant never received a Telemarketing
phone call in 2007 about an Invitation about
Credit protector. A lie. Please read June 5,
2009 Letter To American Express, Customer Service
Supervisor, H. Figueroa. Once again, Read Part
I & Part II. Where are the Regulators? No where
to be found. In case 006170, Visa and Mastercard Schem

The Defendant received cash advance checks
from American Express, FSB, Centurian Bank
in particular check # 00008379 in the amount
of \$200.00 with the Hilton HHonors Program denied
due to FICO Scores and credit reports. Copies
of 2 unused checks submitted for court record. Read

Supreme Court of
 the State of New York
 County of Orange

Index # Page 6

010 447-2010

Verified Answer

American Express Bank (plaintiff)
 FSB Centurion Bank
 against

Filed in Conjunction
 with Index #

006170-2010

Anthony J. Carfizzi (Defendant)

1-8 Exhibits plus check
and extra letters

Therefore, American Express violated the terms of the agreement and abused the relationships with the Defendant, once again. Over and over again. Please enter into the record the letter from American Express dated Nov. 12, 2008. This letter came from American Express, P.O. Box 297879, Ft. Lauderdale, Florida 33329-7879. Shame on them. My credit reports initially gave me cash advance checks, then were denied based upon FICO Scores, etc. Can you believe this? Where are the Regulators? Read Nov. 13, 2008 letter.

Finally ~~on~~ June 29, 2009 I receive a letter from J. Hamilton, Credit Bureau unit stating everything is SAISFACTORY in accordance with Card member Agreement. I am completely confused. The Court read June 29, 2009 letter.

Supreme Court of the
State of New York
County of Orange

Index # 010447-
2010

American Express Bank
FSB Centurion Bank
against

Anthony J. Carfizzi

Verified Answer:

Filed in Conjunction
with ~~006170~~ 2010

Regulators?
1-8 Exhibits plus checks

In review, the June 08, 2009 letter stating,
finally that there are 2 Different Account
Protector Programs from American Express, P.O.
Box 25183, Santa Ana, California 92799-9503
Very similar to Index # 006170. Compare
Deceptive and Deception for overbilling and
overcharging American Express accounts of
credit card holders. FRAUD and more.

Finally, in addition to their mismanagement
and harsh actions, between the finance charge
account protector, etc, high interest, revoking
cash advance privileges, reducing credit
limits from \$11,000 to \$7500-\$8000, this American
Express became a nightmare to deal with. My
2007 & 2009 FICO Scores were fine and
satisfactory. Read January 26, 2009 letter from A.E.

Supreme Court of the
State of New York
County of Orange

010447-2010

1-8
Exhibits
plus checks
Extra Letters
(A-H)

Verified Answers

American Express
FSB Centurion Bank
against
Anthony J. Carfizzi

Filed in
Conjunction with
006170-2010
Regulators?

The Court should note both cases are concurrent.

Wherefore, the Defendants demands a complete
Dismissal of this action 010447 and
006170-2010 from Attorneys, Debt
Collectors, Forster & Garbis, 500 B i
County Blvd., Farmingdale, NY. 11735.
together with costs & fees, etc. and Further -
more Judgment against the Plaintiff and
Attorneys for plaintiff and/or an immediate trial
of the issues regarding Debt collectors in
frivolous cases involving fraud and
misconduct, etc. by PLAINTIFF. Yours, etc.

DATED OCT. 4, 2010

Anthony J. Carfizzi
Anthony J. CARFIZZI
40 PARADISE HILL PRO-SE
P.O. Box 685
Vails Gate, NY. 12584

Sworn to before me on the
04TH Day of October 2010

Alfred Marrero

ALFRED MARRERO SENIOR
Notary Public, State Of New York
Qualified In Orange County
No. 01MA6097451
Commission Expires August 18, 20 11.

Signature & STAMP OF NOTARY

Index #

Supreme Court of the
State of New York
County of Orange

010447-20,
27 PAGES

Received 2nd Summons
Oct. 1, 2010,

----- X
Anthony J. Carfizzi

VERIFICATION

State of New York
County of Orange

I, Anthony J. Carfizzi, having read the Verified Answer and hereby acknowledge that the contents are true, alleging upon information and belief, the exhibit and letters submitted, in concurrent cases before the Supreme Court against the plaintiffs. The other case, to wit, Index # 006170-2010, also repris by the plaintiff's attorney's or debt collectors, Forster, Garbis, 500 Bi County Blvd., Farmingdale, NY. 117 concerns Visa, Mastercard, and American Express. Also, your deponent in both actions, Defendant acting PRO-SE, has not received any instruction from the Supreme Court, Orange County as of Oct. 11, 2010.

Citibank (Plaintiff)
address

701 E. 60th Street (N)
Sioux Falls, S.D. 57117

Forster + Garbis, LL.P.
DEBT Collectors, ATTORNEYS
500 Bi County Blvd.
Farmingdale, NY 11735
(ATTORNEYS FOR PLAINTIFF)

----- Anthony J. Carfizzi -----
Anthony J. CARFIZZI (P)
P.O. Box 685 (Def)
VALENTINE, N.Y. 12584

Sworn to before me on
this 12th day of October, Day 2010,

Signature of Notary

William Jackson
#01JA608703
Notary Public, State of New York
Qualified in Ulster County
Commission Expires 02/10/2011

State of New York
To: Commission on

Judicial Conduct

61 Broadway - Suite 1200

New York, New York 10006

Hon. Thomas H. Honi R

212 42-8-2706
Commission members

Panel and/or Chairperson

Commission TAKE NOTICE

Please be advised that the enclosed

documents, legal or lawful, pertain to a
so-called TRANSFER of a case, Index #006170-20

filed in October 2010, along with a second case
#010447-2010 also filed in 2010, at the Supreme
Court, 255-275 main Street, Goshen, N.Y. 1092

Concurrent cases filed by Forster and Garbus LL
attorneys, on behalf of Citibank and America
Express. Please TAKE FURTHER NOTICE that

letter undated, enclosed, states that there is no
case in Supreme Court. The lawyers, Forster and Garb
did not answer any arguments and/or proffers sub
mitted to these attorneys in a timely manner
according to C. P. L. R. Therefore, this TRANSFER
of a case to Justice Court in Middletown VIOLAT
the rules of the Unified Court

Re: City of
Middletown
Justices Moson
and/or Brackett
The New York
Bar Association
Lawyers Fund.

TO: Comptroller of Currency Office

Administrator of National Banks Re: Citibank

1301 McKinney Street

Suite 3450

Houston, Texas 77010-9050

OTHER
Exhibits

RBS

HSBC

Chase

FICO Score

Customer Assistance Group;

C.A.G., Return for Entire Record to A.J.C.
P.O. Box 685, Vails Gate, New York 12584.

Please be advised that many pieces of ir
pertaining to FAIR ISACCS, CO. OF FICO scores a
Correspondence had been mailed to you

about National Banks. The major concern
for the Correspondence led to opening cases
investigating applicable banking laws, rules
and regulations. The cases regarding a Bank
Credibility and regulatory performance due to
Collapse of the economy in 2007-2008 and rec
of Stimulus checks from the Treasury Dept.. I a
requesting the C.A.G. or Comptroller to explain
actions taken to improve the 10 (Ten) or mo
cases brought by me and 2 (Two) Appeals. Ple
send me your conclusions as soon as possible
For example, case # 00943342, Citibank, HSBC
RBS, and Chase. Review Record, et al. Sincerely,

Return Notice



City Court of Middletown
2 James Street
Middletown, NY 10940

Phone: (845) 476-3640 Fax: (845) 343-5737

WEB Site: www.nycourts.gov/courts/9jd/Orange/Middletown.shtml

Hours: 8:30 AM - 4:00 PM

*Bracket
and/or
Moson*

Alan D. Scheinkman
Administrative Judge 9th JD

Steven W. Brockett
City Court Judge
Robert Moson
City Court Judge

Index

TS 001903-12MI

Linda F. Padden
Chief Clerk
Robin L. Siegel
Deputy Chief Clerk

NOTICE

October 11, 2012

Anthony J. Carfizzi
40 Paradise Hill
Mountainville, NY 10953-

Citibank (South Dakota) NA
-against-
Anthony J. Carfizzi

*BROCKE TT
or
MOSON*

Index No: TS-001903-12/MI

Calendar No:

PLEASE TAKE NOTICE that your Supreme Court Transfer case, has been scheduled to December 13, 2012 at 10:30 AM in Part Civil, Room Courtroom for Conference.

You must appear and bring this notice with you.

[Signature]
Linda F. Padden
Chief Clerk

CC: Forster & Garbus LLP

Court Papers

*Dismissed
without*

PREJUDICE

*Please read before
Conference or hearing.
Enclosed legal papers.*

To: Orange County Gov't Center
Supreme Court, Orange County
255 main Street
Gotham, NY 10924

Dated Oct. 4, 2010

Index #

006170 -

2010

photocopy
for
records

Clerk of the Court
Supreme Court,

Answered Dated Aug. 3, 2010
etc. Sheet of Corrections &
Supplemental
Aug. 12, 2010 and Sept. 24, 2010

TO whom It may Concern,
E.B.T. The plaintiff should make motions immediately or
Please be advised that Case # 006170 -
2010 has been indexed by their attorney's
in Supreme Court, Orange County, New York.
Please send me the name of the Justice
assigned to this particular case at once.

DATED OCT. 4, 2010

ATTORNEYS FOR PLAINTIFF
Forster & Garbis L.L.P.
500 Bi County Blvd.
Farmingdale, N.Y. 11735

Sincerely yours,
Mr. Anthony J. Caputo

P.O. Box 685

Vails Gate NY 1258

PRO-SE
Defendant

Note: Request immediate Conference now.

Please note Defendant is ready for
Trial in both cases as soon as court calendar
allows us for trial.

To: Justices Chambers

Hon. Moson/Hon. Brockett
City of Middletown Court
2 James Street
Middletown, NY 10940

Nov 6, 2012
notify all Agencies

Re: Forsters

Garbus - 2010
Attorneys at Law

A. Office of Attorney General

B. Federal Trade Commission

C. Controller of Currency
New York Bar

Jurists

Foster & Garbis indexed 2 cases.
Therefore, please be advised that the

Association will be notified of the failure by Foster & Garbis, representing Citibank to follow a Code of Professional Responsibility, Disciplinary Rules of Conduct. The Supreme Court of Orange County permitted this outrageous conduct by professional lawyers sanctioning this conduct by mailing the Defendant a letter stating there is no case, returning legal papers. In addition, this behavior by the court allowed Foster & Garbis not to answer according to C.P.L.R. Disgraceful. Now, encouraging this behavior TRANSFERRING a case to Justices in City Court in Middletown.
copies to all agencies

Sincerely yours,
Anthony J. Carrese Jr.

Grievance Committee FORMAL ComplaintLawyers 10th Judicial
DistrictTo Be SubmittedRe: Forster &
Harbus, L.L.P.
Complaint to
New York Bar
Association

150 Motor Parkway

Suite Hempstead, New York 11788
102 631 2341-3775

Attention: Grievance Committee

Investigatory Chairman,
A letter from Supreme Court stated there is no case
So, Please TAKE NOTICE that according toC. P. L. R. in all the courts Local, State
and Federal including Appellate Court and
Court of Appeals, Forster and Harbus with or
without consent are in violation pertaining
to court cases, Indexing 2 Cases, Supreme
Court, Orange County Plaintiffs lawyers for Citibank & America
Express. Now, Mr. Carfizzi the Defendant answeredall summons and complaints in or by Dec-
2010 according to C. P. L. R. The Rules!
Finally, a notice received by Defendant of
a transfer to Justice Court. This must be
a transfer of no case. This so-called pending
in the letter stated no case. This lapse of
2 years allows Forster & Harbus to violate
C. P. L. R. These are professional lawyers
C.C. Copies to all Courts & Agencies. Yours, etc.
Anthony J. Carfizzi

Copies to all Agencies Nov. 8, 2012
 To: New York Bar Association

1 Elk Street

copy
 OAG

Re: Forster &

Albany, N.Y. 12207

Garbus L.L.P.

DUE PROCESS Violated Defendant

Enclosed Legal Documents

Committee Investigating
 Professional Licensed
 Lawyers Practicing in
 New York State

Dismissal
 of #006170-2010
 and other cases

Mrs. Corfizzi should not accept a bogus transfer
 So, Please be advised that this letter is a
 formal complaint to the BAR of New
 York in reference to Forster & Garbus Indexing
 2 cases (Two), to wit, Index #006170-2010
 for failure to follow a CODE OF PROFESSIONAL
RESPONSIBILITY, Disciplinary Rules of Conduct. Please
 Read enclosed letters and legal documents
 submitted to Supreme Court, Orange County,
 New York. Jurists, Justices Brockett and/or
 Moson, Middletown City Court should not
 honor dishonorable and/or lawyers that proceed
 in court violating C.P.L.R. Yours, etc.

RONALD FORSTER - Adm. in NY Only
MARK A. GARBUS - Adm. in NY Only

FORSTER & GARBUS
A NEW YORK LAW FIRM
500 BI-COUNTY BOULEVARD - SUITE 300
P.O. BOX 9030
FARMINGDALE, N.Y. 11735-9030
(631) 393-9400
Fax (631) 393-9490

TESS E. GUNTHER - Adm. in NY & CT
KRISTEN S. MANTYLA - Adm. in NY Only
MICHAEL J. FLORIO - Adm. in NY Only
ANNETTE ALTMAN - Adm. in NY Only
NILI FARZAN - Adm. in NY Only
TINA B. DAVIDSON - Adm. in NY Only
KEVIN NABB - Adm. in NY Only

EDWARD J. DAMSKY - Adm. in NY Only
GLENN S. GARBUS - Adm. in NY, NJ & CT
JOEL D. LEIDERMAN - Adm. in NY Only

October 12, 2010

Anthony J. Carfizzi
P.O. Box 685
Vails Gate, NY 12584

A. Statute of Limitations
B. Jurisdiction
C. other issues
D. Misconduct & Banks
Ponzi Scheme

Re: Citibank (South Dakota), N.A. vs. Anthony J. Carfizzi
Account No: 7110312096381
Our File: 400312096381
Index No: 6170/10

Read Court Papers - Concern -

Dear Anthony J. Carfizzi:

#006170-2010
PROCEED

Enclosed please find copies of your monthly statements.

After you have reviewed the enclosed statements, kindly contact me at (631) 393-9400 ext 272 so that we may discuss the possibility of settlement for the above referenced matter.

Very truly yours,

FORSTER & GARBUS

Edward J. Damsky, Esq.

Aug 12, 2010

Aug 12, 2010

Sept. 24, 2010

Answer, Correction
and Supplement

EJD/jk
Encl.

(PLEASE NOTE THAT WE ARE REQUIRED, UNDER FEDERAL LAW, TO ADVISE YOU THAT WE ARE DEBT COLLECTORS AND ANY INFORMATION WE OBTAIN WILL BE USED IN ATTEMPTING TO COLLECT THIS DEBT.)

Just wait until you receive American Express FSB Centurian Bank papers
Note: Mr. Anthony J. Carfizzi has entered
a motion to this Supreme Court, Orange
County. Let it proceed. Motion to
Dismiss - Citibank Ponzi Scheme & misconduct,
2 cases at once violation of other issues.

To: State of New York
 Hon. Thomas Klornick - Chairman
 Commission on Judicial Conduct
 Empire State Plaza - Corning Tower
 Albany, New York 12223
 Date 2301

Re: Court
 Appearance by
 Defendant
 Carfizzi
 Citibank vs. Carfizzi
 C.P.L.R.

Hon. Thomas Klornick

Chairman of Committee

Court officers should not interfere with litigants in court.
 So, Please be advised that Forster and Gorbis did
 not appear at the City of Middletown Courthouse.
 The person who did appear was Thomas H. Grogan
"Card Enclosed" I did cooperate with Grogan, but
 the reason for the dismissal of the case should
 have been automatic. No appearance by the lawyers
although paperwork by lawyers from the law firm are
worthless. Also, all C.P.L.R. completely violated by
 this law firm not even mentioned by Judge
 Brackett. As I listened to other cases brought to
 this court, I began to hear and understand that the
 C.P.L.R. denied to Defendant. Also, the judge creates
 an atmosphere of tension in the courtroom by not
 using C.P.L.R. especially with lawyers. There's no
 sense coming to court to be intimidated by court
 officers. For example, take your legal papers, we don't
 want them. We may end up in court. Let's continue



FDIC

Federal Deposit Insurance Corporation

Division of Supervision and Consumer Protection

2345 Grand Boulevard, Suite 100

Kansas City, MO 64108

Consumer Response Center

1-800-378-9581

Fax number 703-812-1020

Exhibit C

July 23, 2009

Ref. No.: SCC2009F-003511-0

Mr. Anthony Carfizzi
P.O. Box 685
Vails Gate, NY 12584

Re: JPMorgan Chase Bank, National Association *et al*
Columbus, Ohio

HSBC

Dear Mr. Carfizzi:

On July 17, 2009, this office received your correspondence regarding the referenced entity. The FDIC supervises insured, state-chartered banks that are not members of the Federal Reserve System. The referenced bank is a national bank supervised by the Office of the Comptroller of the Currency (OCC).

For your convenience, we are forwarding your correspondence to the OCC at the address noted below. Any future concerns should be directed to that agency.

The mission of the FDIC is to ensure the stability of and public confidence in, the nation's banking system. The Division of Supervision and Consumer Protection (DSC) is responsible for enforcing federal consumer protection laws and regulations at various state-chartered banks. The Consumer Response Center is a part of DSC.

We trust this is responsive to your concerns.

*Misconduct and/or
Ponzi scheme*

Sincerely,

Exhibit C

Susan P. Boenau

Susan P. Boenau

Acting Chief, Consumer Response Center



Comptroller of the Currency
Administrator of National Banks

December 20, 2010

Anthony J. Carfizzi Jr.
PO Box 685
Vails Gate NY 12584

Re: Case# 01388700
RBS CITIZENS, NATIONAL ASSOCIATION

Dear Mr. Carfizzi:

The Office of the Comptroller of the Currency (OCC) is responding to your letter, which was forwarded to this agency by the New York Attorney General's Office regarding the above-mentioned bank. The focus of the OCC's review of consumer complaints against national banks is to determine whether the banks' actions are consistent with banking statutes, regulations or any policies that are applicable to nationally chartered banking institutions.

We have received your subsequent online correspondence and to streamline our process and avoid any duplication, we are closing case #01388700 and you will be notified of a resolution in the original case #01001747. If you need to contact this office regarding your case, please refer to Case #01001747 when speaking with a specialist.

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks. Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

We trust this is responsive to your concerns. If we can assist you in the future, please do not hesitate to contact our office.

Sincerely,

Customer Assistance Group
Office of the Comptroller of the Currency
Customer Assistance Group
cc: New York Attorney General's Office

*I am currently in
Court with several
banks. Do not be
one of them?!*

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks. Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050
Phone: (800) 613-6743, FAX: (713) 336-4301
Internet Address: www.HelpWithMyBank.gov

*photo copy
to
OCC*

*Citizens Bank method of
Finance charge calculation
penalizes me for about
5% more because the
Bank receives the payment
not to pay down cash
advance level for over 2 yrs.
AM EXP - 01001747
Going on 3 years.
my figures are accurate.*



Predatory Misconduct

Comptroller of the Currency
Administrator of National Banks

*Blame game - now
Contact Federal Trade Commission*

September 8, 2010

Anthony J Carfizzi
PO Box 685
Vails Gate NY 12584

*Repeated info - the OCC and/or
C.F.G. refuse to admit that their
Bank perpetrated predatory
tactics, programs, executive orders,
etc. I know what the Bank*

Re: Case# 01143430 - CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION

Dear Mr. Carfizzi:

*inaccurate reporting along
with F.I.C. scores & the C.F.C.
did nothing about the issues.*

The Office of the Comptroller of the Currency (OCC) is responding to your letter regarding the above-mentioned bank. The focus of the OCC's review of consumer complaints against national banks is to determine whether the banks' actions are consistent with banking statutes, regulations or any policies that are applicable to nationally chartered banking institutions.

The OCC contacted the bank, which responded directly to you by letter. A copy of the letter is enclosed for your review. Please note that banks may cancel or change credit limits on credit accounts due to inactivity, low usage, or any other reason not expressly prohibited by the Equal Credit Opportunity Act (ECOA). ECOA governs the extension of credit to consumers and prohibits creditors from denying credit or canceling existing credit accounts based on the customer's race, color, religion, national origin, sex, marital status, age, or the fact that all or part of the customer's income is derived from any public assistance program, or that the customer exercised his or her rights under the Consumer Credit Protection Act. The conditions under which a credit account may be closed or changed by the creditor are typically stated in the account agreement.

Mr. Carfizzi, if you have questions about your credit report or how your credit score was determined, you should address your concerns with the credit bureaus at:

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
(800) 685-1111
www.equifax.com

Experian (formerly TRW)
P.O. Box 2104
Allen, TX 75013-2104
(888) 397-3742
www.experian.com

Trans Union
P.O. Box 1000
Springfield, PA 19064-0390
(800) 916-8800
www.transunion.com

*Question: Why are
we still using a failed & flawed system? Answer: None*

Who is accountable - Contact Federal Trade Commission

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks. Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050
Phone: (800) 613-6743, FAX: (713) 336-4301
Internet Address: www.HelpWithMyBank.gov

Casius Buckett / Mason



STATE OF NEW YORK
OFFICE OF THE ATTORNEY GENERAL

ANDREW M. CUOMO
ATTORNEY GENERAL

DIVISION OF SOCIAL JUSTICE
CIVIL RIGHTS BUREAU

October 1, 2007

Anthony J. Carfizzi
P.O. Box 685
Vails Gate, NY 12584

Re: Complaint No. 07-L-491

Dear Mr. Carfizzi:

Improper
unlawful
BEHAVIOR

BANKS
MISCONDUCT

I have reviewed the complaint you submitted to the Office of the Attorney General's ("OAG") Civil Rights Bureau alleging that your credit has been restricted due to inaccurate reporting about your accounts. Based on the information provided, you have not alleged a violation of anti-discrimination laws. While you may have been subjected to conduct that is improper or unlawful, our office may only investigate complaints regarding violations of anti-discrimination laws. We are therefore closing this file. OK.

Should you wish to consult a private attorney, you may obtain attorney referrals from your local bar association. You may also wish to contact the individual credit bureaus to determine whether there is anything you can do to clarify any misstatements on your credit report.

Please note that the complaint you have filed with the OAG has no effect on any deadlines or statute of limitations that might apply to your claim. By filing a complaint with the OAG, you have not initiated a lawsuit or a proceeding, nor has the OAG initiated a lawsuit or proceeding on your behalf.

Thank you once again for bringing this matter to our attention.

Sincerely,

Sandra Rodriguez
Assistant Attorney General



STATE OF NEW YORK
SUPREME AND COUNTY COURTS
COUNTY OF ORANGE
Government Center
255-285 Main Street
Goshen, NY 10924
(845) 291-3111
FAX (845) 291-2595

Date: Missing
Nothing
Blinding?

Alan D. Scheinkman
District Administrative Judge
9th Judicial District

Thomas W. Adams
Chief Clerk

Eileen Stanford
Deputy Chief Clerk

Mr. Anthony Carfizzi
P.O. Box 685
Vails Gate, NY 12584

Should Read
Orange County, New York
NOT ORANGE Supreme Court

Dear Mr. Carfizzi:

Enclosed please find papers received by the court on 10/19/10. We are returning these papers to you as there is no action pending in Orange Supreme Court at this time. As soon as an action is filed with this court, you may file the appropriate papers.

Very truly yours,

Eileen M. Stanford
Eileen M. Stanford
Deputy Chief Clerk

According to this letter, not dated above, it must be October 2010.

Linda F. Padden, Chief Clerk of Justice Court - Jurists Brackett and/or Mason City Court Judge

There is no action pending. Non-sense. These are new cases - Indexed 2010.

Control No: 01683027 00658312 82

Chase Bank USA NA Check Loan Contract Settlement
c/o GCG
P.O. Box 35011
Seattle, WA 98124-1011

Batch Number: 00008
Claim Number: 01683027
Check Number: 00658312
Check Amount: \$27.09
Check Date: 02/26/2013

I never received a claim form. So, I just received the check in the mail.

ANTHONY J CARFIZZI
PO BOX 685
VAILS GATE, NY 12584-0685

California Court District Court

How about Attorney General Cuomo / Schneiderman

How about New York State Attorney Cuomo

RE: CHASE CHECK LOAN SETTLEMENT (CASE No. 3:09-md-2032 MMC, MDL No. 2032)

The check attached to this letter is your Settlement Payment for the Chase Check Loan Settlement (Case No. 3:09-md-2032 MMC, MDL No. 2032) in the United States District Court for the Northern District of California. The Court has ordered that Settlement Payments be made to participating Class Members in accordance with the terms of the Settlement Agreement. The attached payment represents the amount to which you are entitled.

PROCEEDINGS Different Than Koff and Lopey

Please deposit or cash this check as soon as possible. If this check is lost or mutilated, you must contact us in writing to request that it be reissued. Please note that the check below must be deposited or cashed within 120 days of the date of the check.

Based upon misconduct or what?

Nationwide Credit and

The tax treatment of each Class Member's Settlement Payment is the responsibility of each recipient. You may wish to consult your tax advisor to determine the tax consequences, if any, of this payment to you.

American Express

If you have any questions, please contact the Settlement Administrator by phone at 1-800-460-4936, by email at Info@ChaseMinPaymentLawsuit.com, or by mail at Chase Check Loan Settlement, c/o GCG, P.O. Box 35011, Seattle, WA 98124-1011.

AMEX

PLEASE DO NOT CONTACT THE COURT REGARDING THE SETTLEMENT.

Settlement should be \$27,000 as shown to Justice Bruchette / Motion Attorney Thomas Hogan

Not BANK Ponzietal Scheme BANKS

Chase Bank USA NA Check Loan Contract Settlement
c/o GCG
P.O. Box 35011
Seattle, WA 98124-1011

JPMorgan Chase Bank, N.A.
ATM Service No.

No. 50-937/213
00658312
Date 02/26/2013

Twenty Seven Dollars and 39 Cents

Pay To The Order Of ANTHONY J CARFIZZI PO BOX 685

THIS settlement ONLY covers CHASE Check Loan Settlement

*****\$27.09

VOID (2017) AFTER ISSUE DATE

AUTHORIZED SIGNATURE

PREDATORY MISCONDUCT (Separate)

00658312 0213091791 1063120801

MR. A. CARRIZZI

P.O. BOX 685

Vails Gate, N.Y. 12584

CLASS ACTION Member



1000



11201

U.S. POSTAGE
PAID
VAILS GATE, NY
12584
AUG 04, 16
AMOUNT

\$1.78

R2305K133320-03

FILED
IN CLERK'S OFFICE
US DISTRICT COURT E.D.N.Y.
★ AUG 08 2016 ★
BROOKLYN OFFICE

Clerk of the Court
United States District Court House
for Eastern District of New York
225 Cadman Plaza East
Brooklyn, New York 11201

Assigned District Court Judge

CASE NO. 13-CV-5413-SLT-PK

Kaffros, National Credit, Inc. et al

Disapproval Documents
NEW YORK and CALIFORNIA Courts
cents